

Abstract of the Disclosure

5           The invention discloses a financial transaction system without use of cash or credit cards. It  
is based on tangible or intangible media having a pre-designated monetary value attached to them. In  
addition, the invention provides a new method for conducting financial transaction online or offline  
anonymously without use of cash. It also provides for creating monetary value attached to media  
without disclosure of personal information of the holder. Such methods may further be secured by  
10           indicia designated by the holder and recognized by the issuer credit card company, financial  
institution or bank. Personal information may be attached to the medium where it can be sub  
classified under existing accounts with the credit card company, financial institution or bank.